Formal Minutes of Sub-Committee J – Panel on Mis-selling and Cross-selling

Wednesday 9 January 2013

Members present:

Lord McFall of Alcluith, in the Chair

Mark Garnier MP  
Mr Andrew Love MP  
Rt Hon Pat McFadden MP  
Lord Turnbull KCB CVO

1. Future programme

The Panel considered this matter.

2. Working methods of the Sub-Committee

Ordered, That the following written evidence relating to mis-selling and cross-selling be reported to the House for publication on the internet:

Which?  
British Bankers Association (BBA)  
Financial Services Authority (FSA)  
Clive Briault, former Managing Director of Retail Markets, Financial Services Authority  
Jon Pain, former Managing Director of Supervision, Financial Services Authority  
Competition Commission  
Office of Fair Trading

3. Mis-selling and Cross-selling (in public)

Sue Edwards, Head of Consumer Policy, Citizens Advice Bureau, Peter Vicary-Smith, Chief Executive, Which?, and Dominic Lindley, Principal Policy Adviser, Which?, gave oral evidence.

Angela Knight CBE, former Chief Executive, British Bankers Association, gave oral evidence.

Jon Pain, former Managing Director of Supervision, Financial Services Authority, gave oral evidence.

Clive Briault, former Managing Director of Retail Markets, Financial Services Authority, gave oral evidence.

Peter Davis, former Deputy Chairman, Competition Commission, gave oral evidence.
Thursday 17 January 2013

Members present:

Lord McFall of Alcluith, in the Chair

Mark Garnier MP
Mr Andrew Love MP
Rt Hon Pat McFadden MP
Lord Turnbull KCB CVO

1. Future programme

The Panel considered this matter.

2. Working methods of the Sub-Committee

Ordered, That the following written evidence relating to mis-selling and cross-selling be reported to the House for publication on the internet:

Accord Union
Unite the Union
Affinity
NGSU
Royal Bank of Scotland

3. Mis-selling and Cross-selling (in public)

Stuart Davies, Regional Officer, Unite the Union, Dominic Hook, National Officer, Unite the Union, and Ged Nichols, General Secretary, Accord Union, gave oral evidence.

[Adjourned till Monday 21 January 2013 at 10.00am.]
1. Future programme

The Panel considered this matter.

2. Working methods of the Sub-Committee

Ordered, That the following written evidence relating to mis-selling and cross-selling be reported to the House for publication on the internet:

- Lloyds Banking Group
- Barclays
- The Co-operative Bank
- Santander UK
- Virgin Money

3. Mis-selling and Cross-selling (in public)


[Adjourned till Thursday 31 January 2013 at 1.00pm.

Thursday 31 January 2013

Members present:

 Lord McFall of Alcluith, in the Chair

Mr Andrew Love MP
Rt Hon Pat McFadden MP

Lord Turnbull KCB CVO

1. Future programme

The Panel considered this matter.

2. Working methods of the Sub-Committee

Ordered, That the following written evidence relating to mis-selling and cross-selling be reported to the House for publication on the internet:

- Financial Ombudsman Service
- Supplementary evidence from the Financial Services Authority
- Supplementary evidence from Angela Knight, former Chief Executive of the BBA
3. Mis-selling and Cross-selling (in public)

Natalie Ceeney CBE, Chief Executive and Chief Ombudsman, and Tony Boorman, Deputy Chief Executive and Deputy Chief Ombudsman, Financial Ombudsman Service, gave oral evidence.

[The Sub-Committee adjourned.]